

Self-Help Groups: Role in Empowerment of Women in Punjab

Kiranjot Sidhu*, Gagandeep Kaur and Shikha Sharma

AICRP on Home Science-Extension, PAU, Ludhiana, India

KEYWORDS Economic Empowerment. Income Generation, Office Bearers. Political. Psycho-social

ABSTRACT Self-help group is an effective strategy for the empowerment of women. The present study was conducted in state of Punjab to study the empowerment status of office bearers and members of women Self-help groups. Data revealed that that office bearers were older than members but were more educated. Young and more educated were taking on leadership role in SHG movement. Empowerment status of both office bearers and members was highest on economic and lowest on legal/ political dimension. Difference in empowerment between office bearers and members was only significant on economic dimension. Office bearers were the major force behind income generating activities. They initiate these activities and carry other members along. There is a need for more cohesiveness and engagement of all members' in-group activities so as to empower them politically and legally.

INTRODUCTION

Women are almost half of the national population of the country, who are far behind in the development process as compared to the other half of the population. Women are the basic fabric of any family and society. The development of women alone would determine the success of major part of Indian workforce (Kasthuri et al. 2014). The image of women in the society is fast changing but it is difficult to define clearly the changing shape of the image.

Empowerment is expressed as the expansion of freedom of choice and action (Narayan 2002). Formation of Self-help group has been recognized as an effective strategy for the empowerment of women in rural as well as urban areas. SHGs are the real pathfinders in the life of rural Indian women (Kumar 2005). A Self-help group consists of like-minded people coming together who are affected by a particular issue, experience, disadvantage and discrimination (Arjun and Pangannavar 2015). Self-help group is a village-based financial intermediary committee usually composed of 10-20 local women. Members make small regular savings contributions over a few months until there is enough capital in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. Since the overall empowerment

of women is crucially dependent on economic empowerment, women through these Self-help groups are enabled to involve in areas such as health, sanitation, nutrition, agriculture, forestry etc. (Kaur et al. 2011). However, there is still a long way to go in formation of Self-help groups for upliftment of rural farmers and farmwomen so as to enable them to raise their income level and also to improve their standard of living.

Gudaganavar and Sannasi (2008) concluded that no development was possible without empowerment of women. Empowerment of women through Self-help groups has benefited not only the women alone but also her family and community as a whole. It is true that the poor status of Indian women in villages can be transformed with the help of Self-help groups. In the context of rural development as an instrument of rural empowerment and Self-help group are informal associations of rural poor women, who come forward voluntarily to work for their own economic, social and political development. It provides the rural poor with the means of economic and social entitlements. In more precise way, as accepted by various research studies, it affirmed that the Self-help group is the appropriate approach to empower the rural poor women who are the paradigm of rural empowerment via rural development through eradication of rural poverty in particular and the all sided-sustainable-development of the country in general (Pangannavar 2015). However, strict rules and regulations, ambiguity in leadership, difficulty in maintaining accounts, intra group conflicts

*Address for correspondence:

K. Sidhu

Professor-cum-Head,

Department of Extension Education
and Communication Management, Punjab, India

and sub grouping were the major factors which hindered the success of SHG (Sangeetha et al. 2010).

Seema (2005) also summarized that women entrepreneurs were much productive and efficient and vital support to their families. SHGs have been successful in improving living conditions of women (Uma 2012), thereby helping in alleviating poverty besides women empowerment. However, Murugan and Begum (2008) found social and cultural barriers as prominent formidable block for the development of women entrepreneurs. The study concluded that only-entrepreneurs with ability to plan and run a business candeliver quality products.

Movement of the SHG in India has crossed more than two decades; therefore, it is imperative to evaluate the impact of SHG on all the three dimensions of women empowerment.

Objectives

1. To study the profile the members of the women Self-help groups.
2. To study the empowerment status and extent of change in empowerment status of office bearers and members of women self-help members.
3. To study the relationship between the empowerment status of members and the status of the Self-help group.

MATERIAL AND METHODS

From the list of all the districts of the state of Punjab, nine districts were selected to represent different agro-climatic zones of the state. However, care was taken to have more representation from larger zones.

Secondary data regarding the Women Self-help groups formed by different agencies in the selected districts was collected. From the list of SHG's, the groups registered in 2008-09 were identified. The year of formation was kept consistent to reduce error and bring uniformity in measurement of sustainability period. From these groups a sample of 400 SHGs was selected for data collection. To ensure wider representation, care was taken to select not more than 2-3 SHG from one village. The data was collected from 9

out of 22 districts of the state represented by a sample of 60 blocks and 400 SHG's from 330 villages. The office bearers and members of these groups were profiled for their age, education, and organizational membership. Collecting the data regarding empowerment status, the respondents consisted of office bearers and members of the sustaining group. One office bearer of each group and two members of the sustaining groups was studied for their empowerment status.

Interview schedule was developed which consisted on items to measure the level of empowerment on three dimensions; psychosocial, economic and legal-political. These items were developed based upon the review of literature and validated with help of the experts. Response to these items was measured on a scale of 1 to 5 and categorized into three categories, that is, low, medium and high based upon the obtained scores.

The data on the same items was collected to determine the extent of change after becoming the office bearer or member of the Self-help group. This was collected on a three-point scale.

The status of the group was categorized as dormant and active and further categorized according to the activities performed by them. They were then scored on a scale of 1 to 5 by assigning 0 score to discontinued group and leaves them out of the sample.

Data was collected personally through interview method and was tabulated. It was further statistically analyzed to interpret the results.

RESULTS AND DISCUSSION

Profile of the Members

Age

Data as given in Table 1 revealed that majority of the office bearers (55.29%) and the members (52.20%) were middle aged. However, percentage of members was slightly higher (15.13%) in old category than in office bearers (11.84%). Percentage in young category was nearly the same. This can be attributed to more involvement once children are older and women being settled in their lives. However, Kaur and Harminderjit (2016) found that SHG members were mostly young but Bariya et al. (2017) found

Table 1: Percentage distribution of members according to their age

Age	Office bearer (n=794)		Members (n=3781)	
	f	Percentage	f	Percentage
Young (18-35 years)	261	32.87	1235	32.66
Middle age (36-50 years)	439	55.29	1974	52.20
Old (> 50 years)	94	11.84	572	15.13

that women members of the Self-help groups were on an average 38 years of age as also reported by Naik et al. (2012) and Shelke et al. (2013).

Education

Education was measured by assigning score to each year of attending school and college categorized as illiterate, low, medium, and high. Data as given in Table 2 revealed that majority (55.41%) of the office bearers were in medium categories and large percentage (22.54%) were in low category.

However, in comparison, percentage of members was highest in illiterate/can read or write category (40.78%) and only 33.38 percent of the members were in the medium category. Percentage of office bearer was more (7.43%) in high category as compared to that of members (2.64%) which shows that more office bearers were educated than the members and to a higher level. This points towards educated taking the lead and also the more educated involved in keeping

accounts of the organizations. Kaur and Harminderjit (2016) found SHG members to be matriculated.

Organizational Status

There was not much difference between office bearer and members with majority in both categories falling in no membership category as given in Table 3 (99.24% and 99.42% respectively). This is a clear reflection of the membership pattern where these women had become the members of the SHG but were not involved in any other organization in and outside the village. Membership in any social organization provides platform to the women to exchange their views and feelings. It is believed that more social participation by the women in the family has greater influence on decision-making (Bariya et al. 2017). But the results of their study and that of George et al. (2012) were contrary to the present study. This may be due to difference in socio-cultural factors.

Table 2: Percentage distribution of members according to their education

Education	Office bearer (n=794)		Members (n=3781)	
	f	Percentage	f	Percentage
Illiterate/Can read and write	116	14.61	1542	40.78
Low (Upto middle)	179	22.54	877	23.19
Medium (Middle to senior secondary)	440	55.41	122	33.38
High (Above senior secondary)	59	7.43	100	2.64

Table 3: Percentage distribution of members according to their organizational status

Education	Office bearer (n=794)		Members (n=3781)	
	f	Percentage	f	Percentage
No membership	788	99.24	3759	99.42
Low (1-3)	5	0.63	14	0.37
Medium (3-5)	1	0.13	8	0.21
High (more than 5)	0	0	0	0

Comparison of Empowerment Status of Office Bearers and Members on Different Dimensions

Empowerment status of women on socio-psychological dimensions as shown in Table 4 revealed that majority of the office bearers (72.10%) and the members (75.91%) were in medium category of empowerment. However, in the high category the percentage of office bearers (17.39%) was more than members (12.14%). Kumar (2009) observed that SHG membership can lead to improved household-level outcomes with respect to health, education particularly education of the girl, child, nutrition and family planning.

Data in Table 4 on economic dimension also indicated that majority of both office bearers (50.0%) and members (64.31%) fell in medium category. However, more of office bearers (36.23%) as compared to members (23.34%) were found in high economic category. Empowerment status of office bearers and members on legal/political front revealed similar results to that of other types of empowerment with majority in medium category and more of office bearers (13.77%) in high category than members (7.39%).

Economic empowerment provides the women with the right to determine choices, the power to control their own lives within and outside home and their ability to influence the direction of social change and to create a just, social and economic order nationally and internationally (Noeleen, UNIFEM).

Empowerment through SHG membership help poor in access to banking services. Access to banking services is important not only for poverty alleviation but also for optimizing their contribution to the growth of regional as well as the national economy (Sahu and Tripathi 2005).

Data from Table 4 shows that majority of the office bearers and members were in the medium range of empowerment status which is a positive indication of further future empowerment through SHG membership. Rosary and Azhagaiah (2015) also found increase in the economic empowerment of women after joining SHG. SHGs on the economic empowerment of women have been examined in terms of increase in income, number of employment and access to saving in the after-SHG situation as compared to before-SHG situation. Sarania 2015 revealed that SHGs serve the cause of women empowerment for socio-economic betterment. Study conducted by Thangamani and Muthuselvi (2013) also revealed that the SHGs have greater impact on both economic and social aspects of the beneficiaries. Anita and Revenkar (2007) concluded that SHGs not only improve the economic status of women, but also bring lot of changes in their social status. Devi and Narasaiah (2017) justified the positive impact of SHG's in Andhra Pradesh through data collected in Kurnool district. They found that SHG help women not only in economic development but also help in building confidence for social empowerment and self-reliance.

Comparison of Empowerment Status of Office Bearers and Members

The mean value as shown in Table 5 revealed that the empowerment status of both office bearers and members was highest on economic and lowest on legal/political dimension. Difference in empowerment between office bearers and members was only significant on economic dimension. Overall empowerment mean score of 3.17 in case of office bearers and 3.10 for members was found to be non-significant.

Table 4: Distribution of office bearers and members on different dimensions of empowerment

Categories	Percentage					
	Psycho-social		Economic		Legal/Political	
	Office bearers (n=277)	Members (n=554)	Office bearers (n=277)	Members (n=554)	Office bearers (n=277)	Members (n=554)
Low (1-2.33)	10.51	11.96	13.77	12.32	16.31	14.67
Medium (2.34-3.66)	72.10	75.91	50.00	64.31	69.93	77.54
High (3.67-5.0)	17.39	12.14	36.23	23.34	13.77	7.79

Table 5: Empowerment status of office bearers and members

Dimension of empowerment	Mean value (1-5)		
	Office bearers	Members	Z value
Psycho-social	3.17	3.13	1.10 NS
Economic	3.37	3.21	2.28*
Legal/Political	3.01	2.96	1.27 NS
Overall	3.17	3.10	1.74 NS

Data prove that SHG office bearers were the major pushing force in the SHG's and are engaged in income generating activities. They are the initiators of different economic activities and carry these activities on their shoulders. Lesser score on legal/ political dimension points towards a need for more cohesive and engagement-in-group activities. Women empowerment (WE) is the key to socio-economic development of the community. It is a dynamic and multi-dimensional process. It refers to increasing the social, economic and political strength of women. The SHGs are a powerful tool of socio-economic development of the poor women in rural areas as it accelerates the change in income, occupation, social participation, expenditure, decision-making and change in confidence level (Bansode et al. 2013). Meena and Singh (2013) and Bariya et al. 2017 reported the positive attitude of the SHG women members towards SHG's because of the benefit derived due to the membership of SHG.

CONCLUSION

Self-help groups have emerged as the most vital instrument in the process of participatory development and women empowerment. Office bearer and member of women SHG differ with respect to age and education but the difference is marginal in case of age. Difference in education was more prominent. Empowerment status in all aspects was better in case of office bearers in all aspects and more so in case of economic dimension. It can be concluded that leadership role in SHG is undertaken in Punjab by younger but more educated women. They are mostly the office bearers who are themselves undertaking income generating activities, which is reflected, in higher economic empowerment among office bearers.

RECOMMENDATIONS

SHG should be used as a tool for women empowerment through involvement of some members who are more educated. The activities for empowerment of women with active involvement of office bearers and members should be inbuilt in the SHG formation and sustainability model.

REFERENCES

- Anita HS, Revenkar AD 2007. Micro credit through SHG for rural development. *Southern Economist*, 46: 31-34.
- Bansode SM, Ankush GS, Mande JV, Suradkar D 2013. Impact of SHG on socio-economic development of their members. *J Community Mobilization and Sustainable Development*, 8: 17-20.
- Bariya MK, Chhodvadia HC, Patel H, Parmar S, Vyas J 2017. Study on profile characteristics of women Self-help group members. *J Krishi Vigyan*, 2: 154-159.
- Devi KM, Narasaiah L 2017. Women empowerment through Self-help groups: An empirical study in Kurnool district of Andhra Pradesh. *International Journal of Applied Research*, 3: 101-105.
- George A, Rajkamal PJ, Jiji RS 2012. Analysis of socio-personal profile of livestock based Self-help group members of Thrissur district. *J Ind Vet Assoc Kerala*, 10: 38-42.
- Gudaganavar R, Sannasi S 2008. Women entrepreneurship: The road ahead. *Southern Economist*, 46: 36-38.
- Kasthuri R, Thamilarasan S, Arul K, Jayaraman K 2014. A case study of Self-help groups in Dharmapuri district. *J of Business and Administration Research Review*, 4: 135-146.
- Kumar VS 2005. Women empowerment success through Self-help groups. *Kisan World*, 32: 31-32.
- Kumar A 2009. Self-help groups women's health and empowerment global thinking and contextual issues Jharkhand. *J of Development and Management Studies*, 4: 61-79.
- Kaur L, Sanatombi K, Supriya UD 2011. Dynamics in Self-help groups and banks in Punjab. *Agriculture Update*, 6: 24-27.
- Kaur L, Harminderjit SB 2016. Rural development – Self-help group success story. *Asian J of Agricultural Extension, Economic and Sociology*, 14: 1-9.
- Meena MS, Singh KS 2013. Impact of Self-help groups on attitudes of members. *Indian J Agril Sci*, 83: 971-976.
- Murugan MS, Begum A 2008. Predominant barriers of women entrepreneurs. *Southern Economist*, 47: 31-34.
- Naik RM, Tandel BM, Chauhan NM 2012. Empowerment of rural women through SHGs. *Agriculture Update*, 7: 342-345.
- Narayan D 2002. *Empowerment and Poverty Reduction: A Sourcebook*. Washington: PREM, World Bank.
- Pangannavar AY 2015. A research study on rural empowerment through women empowerment: Self-help

- groups, a new experiment in India. *International Journal of Law, Education, Social and Sports Studies*, 2: 51-56.
- Rosary RFA, Azhagaiah R 2015. Economic empowerment of women through Self-help groups. *Pacific Business Review International*, 8: 91-98.
- Sahu RK, Tripathi SN 2005. *Self-Help Groups and Women Empowerment*. Delhi: Anmol Publications Pvt Ltd.
- Sarania R 2015. Impact of Self-help groups on economic empowerment of women in Assam. *International Research Journal of Interdisciplinary & Multidisciplinary Studies*, 1: 48-59.
- Seema J 2005. Revitalizing women entrepreneurship through training. *Society of Extension Education, Agra and NDRI*, 12: 62-64.
- Sangeetha V, Bahal R, Singh P, Kumar P, Venkatesh P 2010. Facilitating and hindering factors for success of Self-help groups. *J of Community Mobilization and Sustainable Development*, 5: 11-14.
- Shelke SA, Gohad VV, Shinde PP 2013. Knowledge of the members about working of the Self-help groups. *Agriculture Update*, 4: 613-615.
- Thangamani S, Muthuselvi S 2013. A study on women empowerment through Self-help groups with special reference to Mettupalayan Taluk in Coimbatore District. *IOSR J of Business and Management*, 8: 17-24.
- Uma N 2012. Self-help group: An effective approach to women empowerment in India. *International J of Social Science and Interdisciplinary Research*, 11: 8-16.

Paper received for publication in July, 2017
Paper accepted for publication in February, 2018